

Information to identify the case:

Debtor 1

Jessica N. Cyphert

First Name	Middle Name	Last Name
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Social Security number or ITIN xxx-xx-6280

EIN _____

Debtor 2

(Spouse, if filing)

First Name	Middle Name	Last Name
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Social Security number or ITIN _____

EIN _____

United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA

Case number: 18-20912-CMB

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jessica N. Cyphert

4/12/24

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jessica N. Cyphert
Debtor

Case No. 18-20912-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Apr 12, 2024

Form ID: 3180W

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2024:

Recip ID	Recipient Name and Address
db	+ Jessica N. Cyphert, 1107 Surrey Lane, Vandergrift, PA 15690-6047
14789360	+ Amerihome Mortgage Company, 425 Phillips Boulevard, Trenton, NJ 08618-1430
14789363	+ Credit Protection Assoc, 13355 Noel Road 2100, Dallas, TX 75240-6837

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 13 2024 03:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 12 2024 23:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 13 2024 03:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 12 2024 23:55:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14789359	Email/Text: ebn@americollect.com	Apr 12 2024 23:56:00	Americollect, PO Box 1690, Manitowoc, WI 54221
14849344	+ Email/Text: BKelectronicnotices@cenlar.com	Apr 12 2024 23:55:00	AmeriHome Mortgage Company, LLC, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
14789361	EDI: CAPITALONE.COM	Apr 13 2024 03:53:00	Capital One, PO Box 85520, Richmond, VA 23285-5075
14789362	+ Email/PDF: creditonebknottifications@resurgent.com	Apr 13 2024 00:07:16	Credit One, P.O. Box 98872, Las Vegas, NV 89193-8872
14789364	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 12 2024 23:55:00	First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
14811102	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 12 2024 23:55:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
14789365	EDI: JEFFERSONCAP.COM	Apr 13 2024 03:53:00	Jefferson Capital, P.O. Box 23051, Columbus, GA 31902
14832838	Email/PDF: resurgentbknottifications@resurgent.com	Apr 13 2024 00:07:15	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14832837	Email/PDF: MerrickBKNotifications@Resurgent.com		

District/off: 0315-2

User: auto

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		Apr 13 2024 00:07:07	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14789366	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Apr 13 2024 00:07:13	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
14905224	+ EDI: AISMIDFIRST		
		Apr 13 2024 03:53:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14828462	+ Email/Text: bankruptcydpt@mcmcg.com		
		Apr 12 2024 23:56:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15318934	Email/Text: peritus@ebn.phinsolutions.com		
		Apr 12 2024 23:56:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
14808833	+ Email/Text: ebnpeoples@grblaw.com		
		Apr 12 2024 23:55:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14789367	+ Email/Text: electronicbkydocs@nelnet.net		
		Apr 12 2024 23:56:00	U.S. Department of Education/GLELSI, 2401 International Lane, Madison, WI 53704-3121
14820764	Email/Text: electronicbkydocs@nelnet.net		
		Apr 12 2024 23:56:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
15616937	+ Email/Text: electronicbkydocs@nelnet.net		
		Apr 12 2024 23:56:00	US Department of Education c/o Nelnnet, 121 S 13th St, Lincoln, NE 68508-1904
14827018	EDI: AIS.COM		
		Apr 13 2024 03:53:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Amerihome Mortgage Company, LLC
cr		MidFirst Bank
cr	*P++	PERITUS PORTFOLIO SERVICES, PO BOX 141419, IRVING TX 75014-1419, address filed with court:, PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2024 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: auto

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Denise Carlon

on behalf of Creditor Amerihome Mortgage Company LLC dcarlon@kmlawgroup.com

Denise Carlon

on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

Shawn N. Wright

on behalf of Debtor Jessica N. Cyphert shawn@shawnwrightlaw.com
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 6